



***Regional Director's Actions Taken
Under Insurance Report of Activity***

**For More Information Contact the
Appropriate Regional Director or the Office
of Public and Congressional Affairs
(703) 518-6330**

JULY 2004

Office of Examination and Insurance

INSURANCE REPORT OF ACTIVITY - SUMMARY

7/1/2004 THRU 7/31/2004

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	2	0	0
2	2	0	0	2	1,257
3	0	0	0	0	0
4	0	0	0	0	0
5	5	0	1	1	280
Total	7	0	3	3	1,537
%	70.0%	0.0%	30.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	78	0	3	48	8,607
2	245	3	5	76	32,227
3	250	0	4	81	59,722
4	94	1	2	41	22,070
5	228	1	5	41	18,321
Total	895	5	19	287	140,947
%	97.4%	0.5%	2.1%		

COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	1	0	0
3	0	0	1	0	0
4	2	0	0	2	31,042
5	0	1	0	0	0
Total	2	1	2	2	31,042
%	40.0%	20.0%	40.0%		

COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	9	2	938,699
2	1	0	1	1	1,019,635
3	5	0	5	5	2,531,008
4	1	1	0	1	1,249,763
5	1	0	0	1	9,637,494
Total	10	1	15	10	15,376,599
%	38.5%	3.8%	57.7%		

LOW INCOME COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
Total	0	0	0	0	0
%	0.0%	0.0%	0.0%		

UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	22	2	156,553
2	2	0	3	2	120,898
3	8	0	8	4	743,233
4	5	0	3	5	671,311
5	1	0	2	1	60,591
Total	18	0	38	14	1,752,586
%	32.1%	0.0%	67.9%		

INSURANCE REPORT OF ACTIVITY - SUMMARY

7/1/2004 THRU 7/31/2004

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	1	0	0	0
5	0	0	0	0
Total	1	0	0	0

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	Number	Number	Number	Number
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
Total	0	0	0	0

Insurance Conversion								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

INSURANCE REPORT OF ACTIVITY - SUMMARY

7/1/2004 THRU 7/31/2004

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
Total	0	0	0	0	0	0

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	2	2	0	2	0	4,230,176	0
2	5	2	3	4	1	21,384,927	379,062
3	10	2	8	5	5	11,772,148	40,613,116
4	2	1	1	1	1	4,499,155	2,272,557
5	2	0	2	1	1	4,715,338	13,122,589
Total	21	7	14	13	8	46,601,744	56,387,324

INSURANCE REPORT OF ACTIVITY - SUMMARY

7/1/2004 THRU 7/31/2004

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	1	0	0	1
2	35	0	0	8
3	20	0	0	9
4	19	1	0	10
5	6	0	0	4
Total	81	1	0	32

TIP				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	1	0
5	1	0	2	1
Total	1	0	3	1

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, July 31, 2004

FIELD OF MEMBERSHIP EXPANSIONS

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
Multiple Common Bond Expansion						
7840	3	TRULIANT WINSTON SALEM, NC	Associational	\$927,130,597.00	3,500,000	28,023
FIELD OF MEMBERSHIP: Employees and voting members of the North Carolina Association of Realtors located in Greensboro, North Carolina, who qualify for membership in accordance with its charter and bylaws in effect on January 16, 2004;						
6178	4	A+ AUSTIN, TX	Occupational	\$445,771,576.00	100,000	7,000
FIELD OF MEMBERSHIP: students attending school in the San Marcos Consolidated Independent School District of San Marcos, Texas						
3238	5	DESERT SCHOOLS PHOENIX, AZ	Associational	\$1,978,549,108.00	966,018	4,000
FIELD OF MEMBERSHIP: Voting members of the Sun Lakes Homeowners Association #1, Inc. in Sun Lakes, AZ, who qualify for membership in accordance with its charter and bylaws in effect on February 18, 2003.						

Community Expansion

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, July 31, 2004

4365	4	BLACK HILLS RAPID CITY, SD	Community	\$453,700,774.00	150,000	14,253
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities in Meade County, SD

4951	4	BRITTON BRITTON, SD	Community	\$15,227,705.00	2,100	16,789
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in Marshall County, Day County, or the portion of Brown County east of County Road 16 in South Dakota or in Sargent County, North Dakota

Community Conversion

11400	1	GOLDMARK ATTLEBORO, MA	Community	\$22,452,923.00	7,500	139,433
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the city of Attleboro, Massachusetts or the towns of North Attleboro, Norton, Mansfield, Seekonk, Rehoboth, or Dighton, Massachusetts;

731	1	DOT POUGHKEEPSIE, NY	Community	\$44,779,205.00	18,000	799,266
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Dutchess County, Ulster County, or Orange County, New York;

24658	2	FAIRFAX COUNTY FAIRFAX, VA	Community	\$139,082,809.00	1,000,000	1,019,635
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FIELD OF MEMBERSHIP: The proposed community consists of persons who live, work, worship, volunteer, or attend school in, and businesses and other legal entities in Fairfax County, Virginia, including the independent City of Fairfax.

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, July 31, 2004

8794	3	GULF COAST POSTAL PANAMA CITY, FL	Community	\$7,147,317.00	1,900	101,896
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed area of Bay County, Florida.

Prescribed community: The portion of Bay County, Florida bounded by the following:

That portion of Bay County, Florida bounded by the following: Beginning at the intersection of US Highway 231 and County Road 388, proceeding west along County Road 388 to its intersection with State Highway 77; then south along State Highway 77 across the Bailey Bridge to its intersection with the shoreline, proceeding west and then south along the shoreline across the Hathaway Bridge and then proceeding south and east along the shoreline to the mouth of Boggy Creek, north along Boggy Creek to State Highway 22, proceeding west to its intersection with County Road 2315 (Star Road), proceeding north to its intersection with US Highway 231, then north and east to its junction with County Road 388.

22421	3	CLEVELAND CENTER LAGRANGE, OH	Community	\$22,716,911.00	4,000	288,360
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other, legal entities located in Lorain County, Ohio

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, July 31, 2004

22159	3	MED-HEALTH FORT LAUDERDALE, FL	Community	\$18,978,802.00	6,800	628,010
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located as prescribed below, in Broward County, Florida in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

Prescribed community: Portion of Broward County, Florida bounded by the following:

Beginning at the intersection of the Atlantic Ocean shoreline and the Broward County Line; proceeding west to the intersection of the Broward County Line and US Route 441; then proceeding south on US Route 441 to the intersection of State Route 869; proceeding west on State Route 869 to the intersection of University Drive (State Route 817); proceeding south on University Drive (State Route 817) to the intersection of Interstate-595; then proceeding east on Interstate-595 to its connection with US Highway 1; then continuing east on Eller Drive and following Eller Drive to the Atlantic Ocean shoreline; proceeding north along the Atlantic Ocean shoreline to where it intersects the Broward County line.

13828	3	ALLSOUTH COLUMBIA, SC	Community	\$354,047,692.00	126,461	664,229
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other, legal entities located in Saluda, Fairfield, Kershaw, Lexington, Richland, and Calhoun, Counties, South Carolina.

362	3	FIRSTDAY FINANCIAL DAYTON, OH	Community	\$73,969,601.00	39,000	848,513
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Greene, Miami, Montgomery or Preble Counties, Ohio; (App. 7/13/04)

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, July 31, 2004

18304	4	IBM TEXAS EMPLOYEES AUSTIN, TX	Community	\$305,580,729.00	56,000	1,249,763
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FIELD OF MEMBERSHIP: serving persons who live, work, worship, or attend school in and businesses and other legal entities located in the Austin-San Marcos Metropolitan Statistical Area (ASMMSA) consisting of Travis County, Williamson County, Bastrop County, Hays County, and Caldwell County, Texas

2024	5	LA FINANCIAL PASADENA, CA	Community	\$287,234,183.00	100,000	9,637,494
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Los Angeles County, California.

Underserved

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, July 31, 2004

7586	1	ST. JOHNS BUFFALO BUFFALO, NY	Underserved area	\$4,111,303.00	4,000	9,247
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the following portion of the City of Buffalo, New York:

Beginning at the intersection of Onondaga Avenue and Potters Road, proceeding east on Potters Road to the eastern boundary of the Cazenovia Park and Golf Course, proceeding north along the eastern boundary of the Cazenovia Park and Golf Course to the Cazenovia River, proceeding west along the Cazenovia River to Wichita Street, proceeding north along Wichita Street to Seneca Street, proceeding west along Seneca Street to Willink Street, proceeding southwest along Willink Street to S. Pierce Street, proceeding north along S. Pierce Street to the Buffalo River, proceeding west along the Buffalo River to the Norfolk Southern Railway, proceeding northeast along the Norfolk Southern Railway to Bailey Avenue, proceeding south along Bailey Avenue to Seneca Street, proceeding east along Seneca Street to Bailey Avenue, proceeding south along Bailey Avenue to Cazenovia Creek, proceeding southeast along Cazenovia Creek to Cazenovia Street, proceeding south along Cazenovia Street to Potters Road, proceeding southeast along Potters Road to the intersection of Onondaga Avenue and Potters Road,

a local community which meets the underserved area definition of §109©(2) of the Federal Credit Union Act;

17429	1	VISIONS ENDICOTT, NY	Underserved area	\$1,481,045,164.00	194,198	147,306
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FIELD OF MEMBERSHIP: Persons who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities located in the City of Syracuse, New York, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

22128	2	SERVICE 1ST DANVILLE, PA	Underserved area	\$86,914,110.00	45,000	30,706
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the city of Williamsport, Pennsylvania.

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, July 31, 2004

17057	2	WEST VIRGINIA SOUTH CHARLESTO, WV	Underserved area	\$98,145,397.00	250,000	90,192
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FIELD OF MEMBERSHIP: Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Wayne, Lincoln, and Boone Counties, West Virginia

10197	3	PARK COMMUNITY LOUISVILLE, KY	Underserved area	\$233,880,371.00	1,279,694	15,307
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FIELD OF MEMBERSHIP: Estill County: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Estill County, Kentucky an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual.

1976	3	CENTRAL FLORIDA EDUCATORS ORLANDO, FL	Underserved area	\$760,976,225.00	323,841	23,502
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and business and other legal entities located in the prescribed underserved community in Seminole County, Florida, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following group of census tracts located in Seminole County, Florida: 020101, 020102, 020201, 020202, 020302, 020401, 020500, 020901, 020902 and 021100 bounded by the following:

NW corner, E along Lake Monroe (middle of the lake), S/SE along Seminole/Volusia County Line (St. John's River), W on S.R. 46 (E. 25th St), N on S. Lucust Street, W on Celery Street, S on S. Sanford Avenue, W on W. 13th Street, S. on Hwy. 17-92 (French Avenue), E on E. 25th Street, S on Sanford Avenue, W/SW on Airport Boulevard W, N on Old Lake Mary Road, N on railroad tracks along Old Lake Mary Road, N. on W. Dixie Way, E on McCracken Road, N on Persimmon Avenue, N on Terwilliger Lane to Volusia County Line (Lake Monroe).

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, July 31, 2004

7840	3	TRULIANT WINSTON SALEM, NC	Underserved area	\$927,130,597.00	3,500,000	35,024
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Pulaski County, Virginia an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and FOM Manual; (App. 7/21/04)

10197	3	PARK COMMUNITY LOUISVILLE, KY	Underserved area	\$233,880,371.00	1,279,694	87,441
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in census tracts 1, 2, 3, 4, 7, 8.01, 8.02, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 31.01, 31.02, 37,38.01, and 38.02 as prescribed below, in Fayette County, Kentucky an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

Prescribed underserved community: The underserved census tracts are bounded by the following:

Starting at the intersection of Versailles and the Woodford/Fayette County line, follow the Woodford/Fayette County line northeast until it runs into the Scott/Fayette County line continue northeast along the Scott/Fayette County line until it runs into the Bourbon/Fayette County line. Continue on the Bourbon/Fayette County line south until it intersects with Paris Pike. Follow Paris Pike southwest until it intersects with New Circle, follow New Circle south until it meets Palumbo. Continue on Palumbo southeast until it intersects with Man O War. Follow Man O War southwest until it meets with Richmond Rd. Follow Richmond Rd. northwest until it intersects with Henry Clay. Continue on Henry Clay northeast until it meets with 3rd. Continue on 3rd northwest until intersecting with Midland, follow Midland west to Ransom. Continue on Ransom southwest to Woodlawn. Take Woodlawn southwest to Columbia and follow Columbia southeast until it meets with Cooper follow Cooper northwest until it turns into Waller and continue northwest on Waller until it turns into Mason Headley. Follow Mason Headley northwest until it intersects with Versailles and follow Versailles west back to the starting point at the intersection of Versailles and the Woodford/Fayette County line.

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, July 31, 2004

15248	3	LAMPCO ANDERSON, IN	Underserved area	\$66,609,345.00	23,955	147,250
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the underserved community in Quachita Parish, Louisiana, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual

7840	3	TRULIANT WINSTON SALEM, NC	Underserved area	\$927,130,597.00	3,500,000	193,443
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Gaston County, North Carolina an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and FOM Manual; (App. 7/21/04)

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, July 31, 2004

7840	3	TRULIANT	Underserved area	\$927,130,597.00	3,500,000	239,313
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WINSTON SALEM, NC

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in census tracts 011100, 020100, 020200, 020300, 020400, 020500, 020600, 020700, 020800, 020900, 021000, 021100, 021200, 030100, 030200, 030500, 040200, 040300, 040400, 040900, 041100, 041300, 041400, 060100, 060200, 060300, 060400, 060500, 060700, 060800, 060900, 070600, 070700, 070801, 070802, 070900, 071001, 071002, 100107, 100205, 100300, 100404, 100405, 100406, 100806, 200126, 200303, 200305, 200404, 200409, 200410, 200501, 200502, 200804, 200805, 201001, 201002, 201003, 201101, 201202, 320900, 321001, 321002, 321100, 321201, and 321202 in Henrico and Chesterfield Counties, Virginia an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and FOM Manual.

Prescribed underserved community: The underserved census tracts are bounded by the following:

Starting at the Northwestern point of the Defined Area located where Pemberton Road intersects with W. Broad Street:

Head Southeast on W. Broad Street until heading Northeast on E. Parham Rd until heading Southeast on Staples Mill Road until heading East on Hilliard Road then South on Galaxie Road.

Continue on Galaxie Road until heading East on Irisdale Avenue then South on Cottage Street then East on Dumbarton Road then South on Stoneleigh Road which merges into the County Line heading South until heading East on Westwood Avenue then Southeast on I-64.

Continue on I-64 until East on Sherwood Ave. then South on Brook Rd then East on Hammond Ave. then Southeast on Hawthorne Rd then North on Dupont Circle then Northeast on Moss Side Ave. then East on W. Essex Street then South on Montrose Ave. then East on W. Hooper Street.

Continue East on W. Hooper Street until heading North on Hanes Avenue until East on W. Crawford Street then North on Garland Avenue then Northeast on E. Ladies Mile Road.

Continue Northeast on E. Ladies Mile Road then Northwest on Hazelhurst Avenue then Northwest on North Avenue then North on Old Brook Circle then Old Brook Road until East on Azalea Avenue then Northeast on Chamberlayne Rd until East on Upham Brook until Northeast on Cox RR then North on Chickahominy River until heading Northeast on Chamberlayne Rd.

Continue on Chamberlayne Rd until heading East on Rural Point Rd then Northeast/East on Studly Rd then South on Williamsville Rd until West on Pole Green Rd until South on Walnut Grove Rd then Southwest on Mechanicsville Pike until heading South on Cold Harbor Rd then South on Wyattthouse Rd then Southwest/South on Boatswain Creek then Northwest on Chickahominy River then Southwest on Creighton Rd then Southwest on Cedar Fork Rd then East on Nine Mile Rd until heading West on I-64 until reaching the City limits heading South.

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Continue South on the City limit until heading West on Williamsburg Rd then South on the City limit then Northwest on the City limit then North then West until reaching the James River
Continue South along the James River until heading South on I-95 until Southwest on Bellwood Road until heading Northwest on Kingsland Creek then West to Cox RR heading North
Continue North on Cox RR until intersecting with Dundas Road West then South on S. Beulah Rd. then Southwest on Beulah Rd. until heading North on Hopkins Rd then East on Chippenham Pkwy before heading North again on Cox RR then intersecting Falling Creek heading Northwest until reaching Falling Creek Reservoir then Southwest down Falling Creek before heading Northwest on Turner Road then Northeast on Hull Street then heading North on Chippenham Pkwy then West on Midlothian Turnpike then Northwest on Buford Road then Northeast on Powhite Pkwy then East on Janhke Road then South on Cox RR then East on Bassett Ave then North on 48th Street then East on Reedy Avenue then Northeast on Taylor Ave then West on Forrest Hill Ave then Northeast on Cedar Lane then West on Kent Ave then Northeast on Westover Hills blvd across the James River heading East then Northeast on Hampton St to Lake Road then Northwest on Lakeview Avenue then Northeast on S. Davis Avenue the Northwest on Robinson Street then Northwest on I-195 then Northeast on McCloy St then West on W. Cary St then Northeast on N. Auburn Ave then Northwest on Grove St then Northeast on North Tilden St until heading East on Kensington Ave then South on the Boulevard then Southeast on Floyd Ave then Northeast on Allen Ave then Northwest on Broad St until reaching Horsepen Rd heading West until heading Southwest on Horsepen Glenside Dr then Northwest on Three Chopt Rd then North on Skipwith Road then Northwest on I-64 then East on N. Parham Road then Northwest on Maryland Avenue until heading Northeast on Pemberton Road

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, July 31, 2004

5384	4	LETOURNEAU LONGVIEW, TX	Underserved area	\$16,064,377.00	6,575	31,764
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in the following underserved area in Gregg County, Texas: beginning at the intersection of Highway 80 and the Gregg and Harrison County line, heading west on Highway 80 to Alpine Street, heading north on Alpine Street to Janet Street, heading north on Janet Street to Tyron Road, heading south on Tyron Road to Mahlow Drive, heading west on Mahlow Drive to Blue Bird Drive, heading south on Blue Bird Drive to Ruth Drive, heading west on Ruth Drive to Parkview Road, heading south on Parkview to Pine Street, heading west on Pine Street to North 4th Street, heading south on North 4th Street to Russell Street, heading west on Russell Street to North 2nd Street, heading south on North 2nd Street to Summit Street, heading west on Summit Street to Hillcrest, heading west on Hillcrest to Oxford Lane, heading west on Oxford Lane to Tupelo Drive, heading south on Tupelo Drive to McCann Road, heading south on McCann Road to West Marshall, heading west on West Marshall to North Standard, heading north on North Standard to Pine Tree Road, heading north on Pine Tree Road to Tenneryville Road, heading west on Tenneryville Road to Lafamo Road, heading south on Lafamo Road to Hold Highway 80, heading east on Old Highway 80 to Fisher Road, heading south on Fisher Road to West Harrison Road, heading east on West Harrison Road to Swinging Bridge Road, heading south on Swinging Bridge Road to the Sabine River, heading east along the Sabine River to the Gregg and Harrison County line, heading north along the Gregg and Harrison County line to the beginning point.

14692	4	ASI HARAHAN, LA	Underserved area	\$181,576,209.00	319,000	35,434
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in the underserved area of Evangeline Parish, Louisiana.

11070	4	SUNTIDE CORPUS CHRISTI, TX	Underserved area	\$19,667,466.00	4,500	67,120
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FIELD OF MEMBERSHIP: who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area of San Patricio County, Texas

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, July 31, 2004

15602	4	CENLA ALEXANDRIA, LA	Underserved area	\$61,921,915.00	28,000	186,948
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area of Rapides, Grant, LaSalle, Catahoula and Winn Parishes.

9164	4	CARTER SPRINGHILL, LA	Underserved area	\$104,217,054.00	152,740	350,045
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located within the underserved area consisting of Caddo and Bossier Parishes, Louisiana

7999	5	TELCO ROSWELL NEW MEXICO ROSWELL, NM	Underserved area	\$2,682,006.00	1,000	60,591
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Chaves County, New Mexico; Chaves County, New Mexico meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act.

TRADE, INDUSTRY OR PROFESSION

Charter No.	Region	(CU) Name and Location	Type of TIP/ Geographical Limitation	Assets	Number of Members (5300)
21918	5	NORWEST MEDICAL PORTLAND, OR	Healthcare regon Counties and 1 Washington State Co	\$3,094,613.00	1,200
FIELD OF MEMBERSHIP: Employees, independent contractors, or self-employed persons who work regularly in the Health Care Industry in Multnomah, Clackamas, and Washington Counties, Oregon and Clark County, Washington that includes the following: assisted living facilities that provide health care services;					

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birthing centers;
blood, organ and tissue banks;
emergency medical care;
health clinics;
health maintenance organizations (HMO) medical facilities;
home health care;
hospices;
hospitals;
medical and diagnostic labs;
medical transcription services;
nursing homes;
nursing services;
offices of chiropractors, dentists, licensed therapists,
optometrists, physicians, podiatrists, psychologists;
pain centers;
paramedic services;
pharmacy services; and
rehabilitation centers providing medical treatment or licensed psychological or physical therapy.

<u>Single Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	7	107
Number of Expansions Denied	0	6
Number of Expansions Deferred	3	11
Number of FCUs Receiving Expansions	3	26
Number of Potential Members Added	1,537	1,169,995

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<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	895	6,158
Number of Expansions Denied	5	44
Number of Expansions Deferred	19	163
Number of FCUs Receiving Expansions	287	750
Number of Potential Members Added	140,947	1,533,006

<u>Community Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	2	13
Number of Expansions Denied	1	1
Number of Expansions Deferred	2	24
Number of FCUs Receiving Expansions	2	13
Number of Potential Members Added	31,042	2,533,888

<u>Community Conversions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	10	46
Number of Expansions Denied	1	3
Number of Expansions Deferred	15	97
Number of FCUs Receiving Expansions	10	46

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Number of Potential Members Added	15,376,599	31,460,150
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Underserved

Current Month

YTD

Number of Expansions Approved	18	115
Number of Expansions Denied	0	6
Number of Expansions Deferred	39	141
Number of FCUs Receiving Expansions	14	73
Number of Potential Members Added	1,752,586	13,628,441

TIP

Current Month

YTD

Number of TIPs Approved	1	5
Number of TIPs Denied	0	0
Number of TIPs Deferred	3	11
Number of FCUs Receiving TIPs	1	5

Housekeeping

Current Month

YTD

Number of Housekeeping Approved	81	640
Number of Housekeeping Denied	1	4
Number of Housekeeping Deferred	0	24
Number of FCUs Receiving Housekeeping	32	161

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MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
9107	1	SOUTHERN CHAUTAUQUA JAMESTOWN, NY	\$18,540,669.00	12130	AFLEX WESTFIELD, NY	\$2,138,369.00	EXPANDED SERVICES

Continuing Field of Membership: Persons who live, work, worship, or attend school in, businesses and other legal entities located in Chautauqua County, New York.

Merging Field of Membership: Employees of Renold Inc. who work in Westfield, New York; salesmen and employees of sales offices of Renold Inc. who are paid from Westfield, New York.

12473	1	DANNEMORA PLATTSBURGH, NY	\$53,558,920.00	19758	BEEKMANTOWN CENTRAL SCHOOL PLATTSBURGH, NY	\$2,091,807.00	LACK OF SPONSOR SUPPORT
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Continuing Field of Membership: Persons who live, work, worship, or attend school in, businesses located in Clinton County, New York.

Merging Field of Membership: Employees of the Board of Education of the Beekmantown Central School District, Beekmantown, New York, who work in Beekmantown, Cumberland Head or West Chazy, New York.

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62750	2	FIRST JERSEY HAWTHORNE, NJ	\$97,087,889.00	66244	BAYONNE POSTAL EMPLOYEES BAYONNE, NJ	\$379,062.00	EXPANDED SERVICES
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Continuing Field of Membership: Postal employees in the counties of Bergen, Judson, Essex, Morris, Sussex, Union, Warren, Hunterdon, Somerset, Middlesex, and Ocean, as well as employees of 13 select groups.

Merging Field of Membership: Employees of Bayonne, NJ Post Office in Hudson County, NJ.

66971	2	PIEDMONT CREDIT UNION DANVILLE, VA	\$22,799,150.00	15953	CORDAN DANVILLE, VA	\$3,517,881.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: State chartered credit union serving numerous select employee groups in Danville, Virginia.

Merging Field of Membership: Single common bond credit union serving the employees of Corning Glass Works who work in Danville, Virginia.

6414	2	APEX COMMUNITY STOWE, PA	\$27,334,755.00	15983	PENNSCO SPRING CITY, PA	\$341,574.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: Persons who live, work, worship, or go to school in, and businesses and other legal entities in the Tri-County Community in Pennsylvania.

Merging Field of Membership: Employees of Southern Pennsylvania Veterans Center, Department of Military Affairs, Commonwealth of Pennsylvania, who work in Spring City, Pennsylvania.

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68256	2	BELCO COMMUNITY CREDIT UNION HARRISBURG, PA	\$231,884,701.00	24457	WELLSPAN YORK, PA	\$10,288,657.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: State-chartered MCB.

Merging Field of Membership: Emps, doctors, medical staff and techs of the York Health System in York County, PA, and three other select employee groups.

15185	2	DPL NEWARK, DE	\$63,001,329.00	9378	WILMINGTON NEWSPAPER NEW CASTLE, DE	\$7,236,815.00	LACK OF GROWTH
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Continuing Field of Membership: Employees of Conectiv who work in New Castle County, Delaware, and are paid from Wilmington, Delaware;

Merging Field of Membership: Employees of the News-Journal Company who work in or are paid from Wilmington, Delaware; independent carriers who are under contract to the News-Journal Company;

60160	3	PIEDMONT AVIATION WINSTON SALEM, NC	\$218,321,436.00	65248	ADVANTAGE EDEN, NC	\$10,093,669.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of Piedmont Aviation, Inc.

Merging Field of Membership: Employees of Miller Brewing Co, Eden Division and Employee Mill Can Co., Reidsville Division and Employee of said credit union.

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66376	3	POWERCO GAHANNA, OH	\$33,176,284.00	4783	APCO COLUMBUS, OH	\$1,718,135.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of Columbus & Southern Ohio Electric Company and on leave to the services of the United States of America and 11 other select employee groups.

Merging Field of Membership: Employees of the Automotive Parts Company and its subsidiaries and affiliated companies who work in the United States of Ohio, Kentucky or West Virginia; employees of NAPA Distribution Centers in Roanoke, Virginia, Grand Rapids or Detroit, Michigan or Indianapolis or Fort Wayne, Indiana;

15863	3	PREMIER GREENSBORO, NC	\$67,573,956.00	19647	BADIN EMPLOYEES BADIN, NC	\$4,018,400.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of the Cone Mills Corporation and of its wholly owned subsidiaries who work in or are paid from Greensboro, North Carolina

Merging Field of Membership: Employees of the Aluminum Company of America and of its subsidiary, Yadkin, Inc., who work in or are paid from Badin, North Carolina;

67300	3	FL. DEPT. OF TRANSPORTATION TALLAHASSEE, FL	\$30,746,417.00	67317	D. O. T. DIST. 2 LAKE CITY, FL	\$15,387,517.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of the Florida Department of Transportation in the Tallahassee area and 4 other employee groups.

Merging Field of Membership: Employees of D.O.T. District 2 credit union.

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62431	3	KENTUCKY EMPLOYEES	\$44,584,702.00	13009	FRANKFORT FEDERAL EMPLOYEES	\$834,009.00	EXPANDED SERVICES
		FRANKFORT, KY			FRANKFORT, KY		

Continuing Field of Membership: Employees of the Commonwealth of Kentucky in the Kentucky Unemployment Compensation Commission.

Merging Field of Membership: Federal Employees who work in Frankfort, Kentucky, or in Franklin, Scott, Henry, Woodford, Anderson, Shelby, and Owen Counties, Kentucky, except those who work at or are paid from Boone National Guard Center, Frankfort, Kentucky.

12147	3	SAGAMORE COMMUNITY	\$34,512,064.00	67794	G.T.C. LOGANSPOET LOGANSPOET, IN	\$115,886.00	POOR FINANCIAL CONDITION
		PERU, IN					

Continuing Field of Membership: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Miami and Cass Counties, Indiana;

Merging Field of Membership: Employees of the General Telephone Company of the Logansport, Wabash and North Manchester areas.

66835	3	DAY AIR	\$126,256,423.00	61072	HEWITT EMPLOYEES	\$1,371,604.00	LACK OF SPONSOR SUPPORT
		KETTERING, OH			DAYTON, OH		

Continuing Field of Membership: Military and civilian employees of the Defense Electronic Supply Center, and federal employees working or living in Montgomery County, Ohio and over 300 other select employee groups.

Merging Field of Membership: Any employee who work for and receives pay from the Dayton Office of the Hewitt Soap Company, Dayton, Ohio;

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60903	3	EMPIRE AFFILIATES	\$137,782,379.00	19212	RUBBER & PLASTIC EMPLOYEES	\$4,103,872.00	LOSS / DECLINING FIELD OF MEMBERSHIP
		MANSFIELD, OH			WOOSTER, OH		

Continuing Field of Membership: Persons who live, work, worship, and attend school within the counties of Ashland, Richland, Tuscarawas and Wayne

Merging Field of Membership: Employees of the Rubbermaid Company who work in Wooster, Ohio

61744	3	INTERNATIONAL HARVESTER EMPLOYEE	\$149,030,008.00	62535	THE SPRINGFIELD CREDIT UNION	\$13,644,440.00	POOR FINANCIAL CONDITION
		SPRINGFIELD, OH			SPRINGFIELD, OH		

Continuing Field of Membership: Limited to persons employed by International Harvester Company and International Harvester Company of America; and several other select employees groups.

Merging Field of Membership: Employees of the City of Springfield, Ohio; employees of municipally owned facilities; Societies, associations and labor organizations comprised of individuals who are eligible to membership may also be admitted to membership and participate in the services of the Credit Union.

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67383	3	ATLANTA CITY EMPLOYEES ATLANTA, GA	\$36,601,351.00	10889	WHEAT STREET CHURCH ATLANTA, GA	\$1,097,732.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Employees of the City of Atlanta; Zoo Atlanta, Inc.; Atlanta Fulton County Emergency Management Agency, Fulton County, Enterprise Car Sales of GA; Atlanta Empowerment Zone Corporation; Atlanta Development Authority; and United Water Services.

Merging Field of Membership: Members and employees of the Wheat Street Baptist Church in Atlanta; Georgia residents of or persons who work in Wheat Street Gardens, Wheat Street Towers, or Wheat Street Shopping Center (located on the property of and owned by the above church); Members and employees of the Calvary Baptist Church in Madison, Georgia, limited to a maximum of 2,500 members; Members and employees of the Cathedral of Faith Church of God In Christ in Atlanta, Georgia, limited to a maximum of 2,500 members.

63249	4	HEALTH CARE FAMILY SAINT LOUIS, MO	\$23,434,665.00	67202	ST. JOSEPH OF KIRKWOOD EMP. KIRKWOOD, MO	\$2,272,557.00	EXPANDED SERVICES
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Continuing Field of Membership: State Charter

Merging Field of Membership: State Charter

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9589	4	BARKSDALE BARKSDALE AFB, LA	\$498,704,185.00	3425	SWECA SHREVEPORT, LA	\$4,499,155.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Active military duty personnel of the U.S. Government working in Shreveport, Louisiana, as well as hundreds of other SEGs in the area.

Merging Field of Membership: Employees of AEP Southwestern Electric Power Company in numerous area in Louisiana, Arkansas, and Nebraska, as well as other Shreveport, Louisian area SEGs.

68416	5	ORANGE COUNTY'S SANTA ANA, CA	\$765,185,162.00	14284	BUENA PARK CITY EMPLOYEES BUENA PARK, CA	\$4,715,338.00	EXPANDED SERVICES
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Continuing Field of Membership: Individuals who live or work in Orange County, CA, or Long Beach, Signal Hill, Lakewood, and Cerritos, CA, and numerous select employer groups.

Merging Field of Membership: Employees of the City of Buena Park, CA, the Buena Park Chamber of Commerce, and the Buena Park Visitor & Convention Bureau.

66012	5	COMMUNITY CHOICE COMMERCE CITY, CO	\$19,560,042.00	68431	FIRST MEDICAL DENVER, CO	\$13,122,589.00	EXPANDED SERVICES
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Continuing Field of Membership: Residents of Commerce City, CO, and select employer groups.

Merging Field of Membership: Physicians, nurses, medical staff, employees and volunteers who work at or are employed by any hospital owned facility, medical clinic/plaza, rehabilitation, psychiatric, or hospice centers in Denver, Arapahoe, Adams, Douglas, Jefferson and Boulder Counties, CO.